

signals; and

B/ a memory connected to said processor, wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein said device is adapted to wirelessly communicate with at least one of a terminal and a terminal processor associated with said terminal via a wireless communications link for the purposes of transacting a sale, and wherein data indicative of said account is transmitted via said transmitter to at least one of said remote terminal and said terminal processor as part of said sales transaction.

3. (Cancelled).

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- ✓4. (New) The system as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a cellular telephone.
- ✓5. (New) The system as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a portable computer.
- ✓6. (New) The system as set forth in claim 5, wherein said portable computer is a laptop or notebook computer.
- BA ✓7. (New) The system as set forth in claim 5, wherein said portable computer is a personal digital assistant (PDA).
- ✓8. (New) The system as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a pager.
- ✓9. (New) The system as set forth in claim 1, wherein said data indicative of a selected amount of monetary units is transmitted wirelessly to said point of sale terminal.
10. (New) The system as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a radio frequency.
- 11. (New) The system as set forth in claim 10, wherein said radio frequency comprises radio-frequency identification device (RFID) technology.
- ✓12. (New) The system as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a Bluetooth link.
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✓ 13. (New) The system as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a wi-fi link.
- 9-14 ✓14. (New) The system as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a cellular link.

15. (New) The system as set forth in claim 1, wherein a personal identification number (PIN) must be entered into said device to complete said transaction.

✓16. (New) The system as set forth in claim 1, wherein a user of said device must be identified by input of said user's voice into said device.

✓17. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a television.

✓18. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a vending machine.

✓19. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a fast-food drive through terminal.

b2 ✓20. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a gas pump.

21. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a check-out station at a retail store.

✓22. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises a restaurant payment terminal.

✓23. (New) The system as set forth in claim 1, wherein said point of sale terminal comprises an online payment terminal associated with an online store.

✓24. (New) The system as set forth in claim 1, wherein said transaction is completed while said device is communicating via a voice link with said point of sale terminal.

✓25. (New) The system as set forth in claim 1, wherein said data indicative of a selected amount of monetary units is transmitted at least substantially simultaneously with a voice communication from said device to said point of sale terminal or to a server or to an operator associated with said point of sale terminal.

26. (New) The system as set forth in claim 1, wherein an electronic receipt indicative of said sale is transmitted to said device.

✓27. (New) The system as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a cellular telephone.

✓28. (New) The system as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a portable computer.

✓29. (New) The system as set forth in claim 28, wherein said portable computer is a laptop or

notebook computer.

30. (New) The system as set forth in claim 28, wherein said portable computer is a personal digital assistant (PDA).
31. (New) The system as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a pager.
32. (New) The system as set forth in claim 2, wherein said data indicative of a selected amount of monetary units is transmitted wirelessly to said point of sale terminal.
33. (New) The system as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a radio frequency.
34. (New) The system as set forth in claim 33, wherein said radio frequency comprises radio-frequency identification device (RFID) technology.
35. (New) The system as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a Bluetooth link.
36. (New) The system as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a wi-fi link.
37. (New) The system as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a cellular link.
38. (New) The system as set forth in claim 2, wherein a personal identification number (PIN) must be entered into said device to complete said transaction.
39. (New) The system as set forth in claim 2, wherein a user of said device must be identified by input of said user's voice into said device.
40. (New) The system as set forth in claim 2, wherein said point of sale terminal comprises a television.
41. (New) The system as set forth in claim 2, wherein said point of sale terminal comprises a vending machine.
42. (New) The system as set forth in claim 2, wherein said point of sale terminal comprises a fast-food drive through terminal.
43. (New) The system as set forth in claim 2, wherein said point of sale terminal comprises a gas pump.
44. (New) The system as set forth in claim 2, wherein said point of sale terminal comprises a